# Topics

- Overview
- Program Basics
- Special Enrollment Periods (SEP)
- Advance Premium Tax Credits (APTC)
- Out-of-Pocket Costs
- Scenarios
- COFA Islander Dental Care
- Resources
Overview

COFA Islander Health Care
COFA islanders who have income less than 133% of the Federal Poverty Level (FPL) and are:

- Washington residents
- Enrolled into a silver level Qualified Health Plan with tax credits
- Ineligible for other federal or state medical assistance programs
Apple Health and COFA islanders

COFA islanders may be approved for:

• Alien Emergency Medical (AEM). COFA islanders can enroll in AEM and COFA Islander Health Care concurrently.

• Medical Care Services (MCS). MCS is a DSHS program for individuals approved for ABD cash/ HEN. COFA islanders cannot have both MCS and COFA Islander Health Care.

• Apple Health Pregnancy Medical. COFA Islander Health Care will end when individual report a due date in Washington Healthplanfinder. They can choose which program they would like to enroll in.
Special Enrollment Periods

COFA Islander Health Care
Special Enrollment Period (SEP)

In 2019, the Washington Health Benefit Exchange approved an exceptional circumstance for individuals newly identified as eligible for premium assistance sponsorship.

The Health Care Authority is the sponsor for those enrolled in COFA Islander Health Care. This SEP can only be requested by the sponsor.
Newly Eligible SEP

To be considered for this SEP:

• Complete an application at wahealthplanfinder.org

• Contact the Health Care Authority:
  - Email: COFAQuestions@hca.wa.gov
  - Phone: 1-800-547-3109

Program staff will review the application and confirm COFA Islander Health Care eligibility and request a newly eligible SEP.
Application Process

An individual can submit an application for coverage via:

- Online: wahealthplanfinder.org
- Mobile application: WAPlanfinder
- Phone: 1-855-923-4633
- Paper Application
Advanced Premium Tax Credits

COFA Islander Health Care
Advanced Premium Tax Credits

In order to qualify for COFA Islander Health Care individuals must take the maximum Advanced Premium Tax Credit (APTC), which is based on an individual’s anticipated income.

When individuals receive APTC they must:

- File taxes for the year they received tax credits
- File taxes with their spouse, if applicable
- Use their 1095-A to complete Internal Revenue Service (IRS) form 8962
Individuals enrolled in a qualified health plan in 2019 will receive a 1095-A Health Insurance Marketplace Statement.
Reconciliation & Tax Filing Process

- Individuals that received APTC are required to reconcile their tax credits with the IRS.
- IRS form 8962 must be completed and filed with IRS form 1040.
Out-of-Pocket Costs

COFA Islander Health Care
Out-of-Pocket Costs

Individuals enrolled in COFA Islander Health Care receive a cost sharing card from Navia Benefit Solutions to pay for out-of-pocket costs, which include:

- Copays
- Deductibles
- Co-insurance
- Prescriptions
Out-of-Pocket Costs

The card cannot be used to pay:

- Insurance premiums
- Charges not covered by insurance
- Out-of-network providers
- Non-medical items

COFA islanders will receive monthly bills for their premiums, which are for their records only. Premiums are paid by HCA directly to the insurance carrier.
Cost Sharing Card

• There are two styles of the same cost sharing card.
• The card has a $300 monthly limit.
• At the beginning of the next month, the card is refilled.
• Contact HCA during the month if additional funds are needed.
Cost Sharing Scenario

Scenario one

Susie went to the doctor and filled her prescriptions. She used her cost sharing card and spent a total of $200 in March.

How much will be added to her card for April?

$200.00 will be added. HCA will always deposit up to the maximum monthly amount of $300. In this case, she had $100 remaining, therefore $200 was added to equal $300.
Cost Sharing Scenario

Scenario two

Jean has COFA Islander Health Care and needs to get his medicine. The prescription is covered by his insurance and will cost $25.00. He already had medical bills totaling $300 this month (maximum amount) and cannot wait.

How can he pay for his prescription?

He can contact HCA and request additional funds or if it is the weekend, he can use his own funds and get reimbursed.
Scenarios

COFA Islander Health Care
Scenarios

Scenario one: “I got a bill for my premiums”

Maple enrolled in a silver level QHP and is approved for COFA Islander Health Care. She received a bill from her insurance plan for her monthly premium and is concerned because she has an appointment next week.

Should she pay her bill?

No. HCA pays the insurance premiums directly to the carriers for individuals enrolled in COFA Islander Health Care. The bill is for her records only.
Scenario two: “I got a bill from my doctor”

Maple enrolled in a silver level QHP and is approved for COFA Islander Health Care. She went to the hospital and gave them her insurance information and later received a bill for $225.00.

What steps should she take?

Maple should take the following steps:

1. Confirm that her insurance plan has paid their part of the bill.
2. Use the cost sharing card for the patient responsibility.
Scenarios

Scenario three: “Can I go to the dentist?”

Barry is selecting his silver level QHP in Washington Healthplanfinder in May 2020. He needs to go to the dentist and sees that he can also choose a qualified dental plan.

Can Barry get dental insurance?

Yes, he can, however he will be responsible for the dental premiums and out-of-pocket costs. Dental insurance is not covered by COFA Islander Health Care.
Scenario four: “I had Washington Apple Health Pregnancy medical and it ended.”

Oak had Washington Apple Health Pregnancy Medical and had her baby in July. She renews her medical coverage, but it will end in September. She wants to keep free insurance after the Apple Health ends.

Can she enroll in COFA Islander Health Care?

Yes, if she continues to meet all eligibility requirements, including enrolling in a silver level QHP. She will be granted a special enrollment period to enroll in a QHP due to the end of her Apple Health.
Scenarios

Scenario five: “My doctor says I don’t have COFA.”

Oak enrolled in a QHP that starts 09/01 and is approved for COFA Islander Health Care. She goes to the doctor on 09/04 and tells her doctor she has COFA, but the doctor says she doesn’t have insurance.

What are her next steps?

1. Tell her doctor which QHP she chose. COFA Islander Health Care is not insurance; it is a program that pays for the QHP and out-of-pocket costs.

2. If her doctor tells her that her insurance plan is not active, call HCA for assistance.
COFA Islander Dental Care

Engrossed Senate Bill 5274 was passed by the legislature to give COFA islanders who are also Washington residents dental benefits under a qualified dental plan.

The dental benefits will begin January 2021 (open enrollment 2020).
To qualify for COFA Islander Dental Care, an individual must be enrolled in COFA Islander Health Care or have Medicare and:

- Be a COFA islander and a Washington resident;
- Have countable income under 133% of the Federal Poverty Level (FPL).
Resources

COFA Islander Health Care
Resources

- **COFA Islander Website**
  [hca.wa.gov/cofa](hca.wa.gov/cofa)

- **Email**
  [COFAQuestions@hca.wa.gov](COFAQuestions@hca.wa.gov)

- **Phone number**
  1-800-547-3109

- **1095A Tax Form Webpage**  – [wahbexchange.org/1095A](wahbexchange.org/1095A)

- **Form correction request**  – [wahbexchange.org/current-customers/your-1095-a-statement/1095-a-correction-requests/](wahbexchange.org/current-customers/your-1095-a-statement/1095-a-correction-requests/)